

**Thrift Industry Charge-Off Rates by Asset Types**  
**Annualized Net Charge-Off Rates, Percent of Average Assets**  
**Yearly Averages\***

Asset Type	2005	2006	2007	2008	2009	Percent of Total Assets**
<b>Cash, Deposits, Securities</b>	<b>0.003</b>	<b>-0.001</b>	<b>0.159</b>	<b>0.690</b>	<b>0.606</b>	<b>14.6%</b>
<b>Mortgage Pool Securities</b>	<b>0.025</b>	<b>0.008</b>	<b>0.090</b>	<b>2.666</b>	<b>2.379</b>	<b>12.4%</b>
<b>Mortgage Loans</b>	<b>0.037</b>	<b>0.097</b>	<b>0.275</b>	<b>1.529</b>	<b>1.373</b>	<b>55.4%</b>
Construction 1-4	0.029	0.119	0.837	5.262	4.310	0.8%
Construction Multifamily	-0.008	-0.004	0.451	2.157	2.243	0.4%
Construction NonRes	0.049	0.043	-0.013	0.428	0.460	0.8%
1-4 Units (First Liens)	0.035	0.043	0.163	1.203	1.025	35.1%
1-4 Units (Junior Liens)	0.176	1.251	0.955	2.905	2.601	2.7%
1-4 Units - Revolving	0.045	0.058	0.725	2.858	2.313	5.4%
Multifamily	-0.004	0.010	0.031	0.279	0.536	2.8%
Non-Residential	0.033	0.037	0.079	0.323	0.620	5.8%
Land	0.019	0.091	0.786	5.829	6.439	1.2%
<b>Non-Mortgage Loans</b>	<b>2.078</b>	<b>1.873</b>	<b>2.377</b>	<b>3.466</b>	<b>3.870</b>	<b>11.0%</b>
Commercial	1.517	1.041	1.274	2.734	3.324	5.2%
Consumer Lns on Deposit	0.039	0.391	0.257	0.313	0.414	0.0%
Home Improvement	4.445	3.078	0.139	2.220	2.184	0.0%
Education	0.011	0.065	0.018	-0.006	0.013	0.1%
Auto	1.388	0.816	0.825	1.591	1.871	1.5%
Mfg Housing	1.963	1.278	0.215	0.561	0.601	0.1%
Consumer Other	1.031	1.059	1.435	2.565	2.908	1.5%
Credit Cards	4.369	3.840	5.199	6.022	6.328	2.9%
<b>Total Loans</b>	<b>0.276</b>	<b>0.306</b>	<b>0.544</b>	<b>1.825</b>	<b>1.783</b>	<b>66.4%</b>
<b>Repossessed Assets</b>	<b>9.528</b>	<b>9.736</b>	<b>10.504</b>	<b>20.353</b>	<b>17.544</b>	<b>0.3%</b>
Construction	13.152	4.214	9.361	10.489	8.720	0.0%
1-4 Dwelling Units	8.758	9.696	10.605	23.065	21.236	0.2%
Multifamily	2.378	10.399	5.909	8.654	9.101	0.0%
Non-Residential	4.042	1.378	3.533	18.204	7.120	0.0%
Land	-0.069	1.918	1.569	8.042	8.301	0.1%
Other	46.454	91.326	42.945	24.942	24.739	0.0%
<b>Total Loans &amp; Repo Assets</b>	<b>0.282</b>	<b>0.315</b>	<b>0.564</b>	<b>1.902</b>	<b>1.853</b>	<b>66.7%</b>
<b>RE Held for Investment</b>	<b>-0.577</b>	<b>0.044</b>	<b>1.274</b>	<b>15.845</b>	<b>15.767</b>	<b>0.0%</b>
<b>Equity Investment</b>	<b>0.001</b>	<b>0.047</b>	<b>0.002</b>	<b>0.000</b>	<b>0.007</b>	<b>1.1%</b>
<b>Other Assets</b>	<b>0.066</b>	<b>0.047</b>	<b>0.038</b>	<b>0.882</b>	<b>1.101</b>	<b>5.4%</b>

\*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The rates for four quarters are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates. The current year shows the average over the latest four quarters.

\*\* Based on the most recent quarter's total assets.

**Thrift Industry Charge-Off Rates by Asset Types**  
**Annualized Net Charge-Off Rates, Percent of Average Assets**  
**Four Quarter Average\*, as of the First Quarter 2009**

<b>Asset Type</b>	<b>All Regions**</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Central</b>	<b>Western</b>
<b>Cash, Deposits, Securities</b>	<b>0.606</b>	<b>1.967</b>	<b>0.001</b>	<b>0.088</b>	<b>0.011</b>
<b>Mortgage Pool Securities</b>	<b>2.379</b>	<b>3.694</b>	<b>2.196</b>	<b>0.573</b>	<b>0.612</b>
<b>Mortgage Loans</b>	<b>1.373</b>	<b>0.310</b>	<b>2.441</b>	<b>1.686</b>	<b>1.527</b>
Construction 1-4	4.310	1.449	5.912	3.255	5.090
Construction Multifamily	2.243	1.088	6.624	2.261	1.564
Construction NonRes	0.460	0.121	0.932	0.926	0.403
1-4 Units (First Liens)	1.025	0.131	1.946	0.722	1.431
1-4 Units (Junior Liens)	2.601	1.441	5.167	2.492	2.393
1-4 Units - Revolving	2.313	0.328	4.470	2.347	1.546
Multifamily	0.536	0.500	0.745	1.260	0.259
Non-Residential	0.620	0.723	0.604	0.852	0.155
Land	6.439	0.481	3.298	13.036	6.296
<b>Non-Mortgage Loans</b>	<b>3.870</b>	<b>2.348</b>	<b>1.634</b>	<b>1.966</b>	<b>5.905</b>
Commercial	3.324	1.502	1.253	1.551	6.576
Consumer Lns on Deposit	0.414	0.130	0.075	2.216	0.022
Home Improvement	2.184	0.521	0.158	0.605	2.793
Education	0.013	-0.007	0.546	0.037	0.100
Auto	1.871	2.867	1.974	1.324	1.078
Mfg Housing	0.601	0.131	0.958	0.829	0.370
Consumer Other	2.908	1.520	1.187	0.983	5.585
Credit Cards	6.328	8.229	7.126	4.637	6.252
<b>Total Loans</b>	<b>1.783</b>	<b>0.607</b>	<b>2.355</b>	<b>1.731</b>	<b>2.538</b>
<b>Repossessed Assets</b>	<b>17.544</b>	<b>2.238</b>	<b>15.630</b>	<b>13.165</b>	<b>22.556</b>
Construction	8.720	10.952	11.736	0.956	16.178
1-4 Dwelling Units	21.236	2.153	18.662	25.444	20.700
Multifamily	9.101	11.757	19.619	5.128	14.763
Non-Residential	7.120	1.323	9.101	9.172	5.573
Land	8.301	4.445	5.531	1.693	29.752
Other	24.739	0.473	17.572	14.590	41.667
<b>Total Loans &amp; Repo Assets</b>	<b>1.853</b>	<b>0.608</b>	<b>2.458</b>	<b>1.830</b>	<b>2.625</b>
<b>RE Held for Investment</b>	<b>15.767</b>	<b>0.000</b>	<b>13.608</b>	<b>0.000</b>	<b>34.583</b>
<b>Equity Investment</b>	<b>0.007</b>	<b>-0.002</b>	<b>0.000</b>	<b>0.054</b>	<b>0.000</b>
<b>Other Assets</b>	<b>1.101</b>	<b>1.035</b>	<b>0.612</b>	<b>1.647</b>	<b>2.060</b>

\*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The four quarterly rates are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates.

\*\*In March 2009, OTS realigned and consolidated its five regions into four. The historical regional data presented here were estimated by assigning firms to regions according to the state of their headquarters.

**Thrift Industry Charge-Off Rates by Asset Types**  
**Annualized Net Charge-Off Rates, Percent of Average Assets**  
**Twelve Quarter Average\*, as of the First Quarter 2009**

<b>Asset Type</b>	<b>All Regions**</b>	<b>Northeast</b>	<b>Southeast</b>	<b>Central</b>	<b>Western</b>
<b>Cash, Deposits, Securities</b>	<b>0.257</b>	<b>0.824</b>	<b>-0.002</b>	<b>0.034</b>	<b>0.004</b>
<b>Mortgage Pool Securities</b>	<b>0.835</b>	<b>1.233</b>	<b>0.928</b>	<b>0.202</b>	<b>0.214</b>
<b>Mortgage Loans</b>	<b>0.674</b>	<b>0.209</b>	<b>1.076</b>	<b>0.745</b>	<b>0.766</b>
Construction 1-4	2.024	0.532	2.210	1.996	2.490
Construction Multifamily	0.971	0.444	2.882	0.956	0.712
Construction NonRes	0.169	0.074	0.269	0.405	0.135
1-4 Units (First Liens)	0.479	0.072	0.764	0.325	0.684
1-4 Units (Junior Liens)	1.842	1.893	2.205	1.024	2.118
1-4 Units - Revolving	1.249	0.169	2.327	1.078	0.937
Multifamily	0.196	0.172	0.270	0.539	0.096
Non-Residential	0.252	0.290	0.226	0.438	0.032
Land	2.650	0.280	1.383	5.169	2.635
<b>Non-Mortgage Loans</b>	<b>2.822</b>	<b>1.375</b>	<b>1.474</b>	<b>1.334</b>	<b>4.345</b>
Commercial	1.935	0.711	1.290	0.822	3.745
Consumer Lns on Deposit	0.344	0.203	0.042	1.830	0.043
Home Improvement	1.805	0.279	-1.474	0.551	2.390
Education	0.029	0.030	0.298	0.026	0.040
Auto	1.201	1.671	0.851	0.883	0.941
Mfg Housing	0.661	0.270	0.852	0.638	0.112
Consumer Other	1.905	1.003	1.082	0.705	3.409
Credit Cards	5.366	5.166	6.415	3.659	5.503
<b>Total Loans</b>	<b>0.976</b>	<b>0.380</b>	<b>1.165</b>	<b>0.825</b>	<b>1.352</b>
<b>Repossessed Assets</b>	<b>13.534</b>	<b>1.704</b>	<b>9.295</b>	<b>9.076</b>	<b>18.214</b>
Construction	7.899	5.358	10.121	2.710	12.519
1-4 Dwelling Units	15.054	1.791	10.766	13.774	17.325
Multifamily	7.620	7.004	6.638	3.864	16.843
Non-Residential	3.955	0.703	7.527	5.065	2.878
Land	3.994	1.485	2.342	5.289	11.691
Other	49.110	2.125	14.082	18.652	147.374
<b>Total Loans &amp; Repo Assets</b>	<b>1.013</b>	<b>0.381</b>	<b>1.208</b>	<b>0.871</b>	<b>1.403</b>
<b>RE Held for Investment</b>	<b>5.693</b>	<b>0.000</b>	<b>4.536</b>	<b>0.981</b>	<b>11.680</b>
<b>Equity Investment</b>	<b>0.003</b>	<b>0.002</b>	<b>0.000</b>	<b>0.019</b>	<b>0.000</b>
<b>Other Assets</b>	<b>0.395</b>	<b>0.347</b>	<b>0.361</b>	<b>0.604</b>	<b>0.705</b>

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